What is claimed is:

1. A method, comprising the steps of:

scanning each of a plurality of checks to generate digitized images thereof, the plurality of checks including at least one of non-consumer checks and consumer checks;

generating a master file including a record for each check, each record including the digitized image of the corresponding check and a data portion including data obtained from a MICR line of the corresponding check;

sorting the records into first and second sub-files as a function of at least one of the digitized images and the data portions, the first sub-file including only the non-consumer checks and the second sub-file including only the consumer checks;

processing the records included in the first sub-file according to a non-consumer check procedure to settle transactions referenced by each of the checks corresponding to the records in the first sub-file; and

processing the records included in the second sub-file according to one of a consumer check procedure and a non-consumer check procedure to settle transactions referenced by each of the checks corresponding to the records in the second sub-file.

2. The method according to claim 1, wherein the first and second sub-files are processed separately.

3. The method according to claim 1, wherein the digitized images of the checks include images of at least one of a

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front and a rear of the checks.

4.   The method according to claim 1, wherein the data portion
      further includes an amount of the check derived from the
      corresponding digitized image.

5.   The method according to claim 1, further comprising the step
      of:

          verifying the sorting step using information stored in
a database of debtors.

6.   The method according to claim 1, further comprising the step
      of:

          displaying each of the records in the master file, the
display including one of the data portion, a snippet of the
digitized image, a digital amount of the check and a
categorization of the check.

7.   The method according to claim 6, wherein a user is permitted
      to alter the displayed record.

8.   The method according to claim 1, further comprising the step
      of:

          storing the data portion of each of the records in a
database, the database being organized by debtors and each of the
records corresponding to one of the debtors.

9.   The method according to claim 8, wherein the database

includes one of a debtor's name, a debtor's account number, a debtor's address, a debtor's ABA number, and a debtor's account payable amount.

10. The method according to claim 1, wherein the consumer check procedure includes processing of the second sub-file to forward it to a clearing network for a settlement.

11. The method according to claim 1, wherein the non-consumer check procedure includes electronically submitting the first sub-file to a financial institution, the financial institution generating an image replacement document for each of the non-consumer checks and submitting the image replacement document for a settlement.

12. The method according to claim 1, wherein the non-consumer check procedure includes electronically submitting the first sub-file to a first financial institution, the first financial institution forwarding the first sub-file to a second financial institution for settlement.

13. A system, comprising:

   an image capturing device configured to capture a digitized image of a check;

   a processor configured to extract data from the digitized image of the check and further configured to categorize the check as at least one of a non-consumer check and a consumer check as a function of at least one of the digitized image and the extracted data, wherein the processor stores the digitized image and the data in a first file when the check is categorized

as a non-consumer check and in a second file when the check is categorized as a consumer check.

14.   The system according to claim 13, wherein the digitized image includes a MICR line from which the data is extracted.

15.   The system according to claim 14, wherein the processor categorizes the check based on the position of the data on the MICR line.

16.   A system for depositing checks, comprising:

a database storing information corresponding to debtors;

a master file including a set of records for a plurality of checks received from the debtors, each record corresponding to at least one of the checks, each record including a digitized image of the corresponding check and data obtained from a MICR line of the corresponding check, wherein each record is categorized as corresponding to one of a non-consumer check and a consumer check, the categorization being a function of at least one of the digitized image, the data and the information in the database;

a first subfile including a first subset of the records, the first subset including records corresponding to checks categorized as non-consumer checks; and

a second subfile including a second subset of the records, the second subset including records corresponding to checks categorized as consumer checks.

17.	The system according to claim 16, wherein the records included in the first subfile are processed according to a non-consumer check procedure to settle transactions referenced by each of the checks corresponding to the records in the first subfile.

18.	The system according to claim 16, wherein the records included in the second subfile are processed according to a consumer check procedure to settle transactions referenced by each of the checks corresponding to the records in the second subfile.

19.	The system according to claim 16, wherein the categorization of the checks is verified using the information in the database.

20.	The system according to claim 18, wherein the records of the master file are displayed to a user.

21.	The system according to claim 18, wherein the database is updated using the data obtained from the check.